

## Texas Department of Insurance

### Long-Term Care Insurance Personal Worksheet - Rate Increase History

A company may state it has never increased rates under any prior individual or group policy forms in this state or any other state. The issuer shall list each premium increase it has instituted on this or similar individual or group policy forms in this state or any other state during the last 10 years. The list shall specify the individual or group policy form, the calendar years the form was available for sale, and the calendar year and the amount (percentage) of each increase. The insurer shall provide minimum and maximum percentages if the rate increase is variable by rating characteristics. The insurer may provide, in a fair manner, additional explanatory information as appropriate.

States	Policy Form	Years Available for Sale	Year of Rate Increase	Percentage Rate Increase
AL	LT50	1997-2000	2012 2003, 2012	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
AK	LT50	1997-2000	2011 2003, 2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
AZ	LT50	1997-2000	2011 2003, 2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
AR	LT50	1997-2000	2012 2005, 2012	7.5%-15%
	NH50	1997-2004		7.5%-15%
	HCA	1998-2002		15% - 40%, 7.5%-15%
	NHA	1998 - 2004		15% - 40%, 7.5%-15%
	LTA	1998 - 2004		15% - 40%, 7.5%-15%
CO	LT50	1997-2000	2011 2003, 2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
CT	HCA	1998-2002		0%
	NHA	1998 - 2004		0%
	LTA	1998 - 2004		0%
DE	LT50	1997-2000	2012 2004, 2007, 2012	15%
	NH50	1997-2004		15%
	HCA	1998-2002		9% - 30%, 15%
	NHA	1998 - 2004		9% - 30%, 15%
	LTA	1998 - 2004		9% - 30%, 15%
DC	HCA	1998-2002		0%
	NHA	1998 - 2004		0%
	LTA	1998 - 2004		0%

<b>States</b>	<b>Policy Form</b>	<b>Years Available for Sale</b>	<b>Year of Rate Increase</b>	<b>Percentage Rate Increase</b>
FL	HCA	1998-2002	2003, 2005, 2008	5%, 30%, 16.9%-21%
	HCAR	1998-2002	2003, 2005, 2008	5%, 30%, 16.9%-21%
	NHA	1998 - 2004	2007	13.3%-17.4%
	NHAR	1998 - 2004	2007	13.3%-17.4%
GA	LT50	1997-2000	2011	15%
	NH50	1997-2004	2011	15%
	HCA	1998-2002	2003, 2011	15% - 40%, 15%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%
HI	HCA	1998-2002	2003	15% - 40%
	NHA	1998 - 2004	2003	15% - 40%
	LTA	1998 - 2004	2003	15% - 40%
ID	LT50	1997-2000	2012	15% - 25%
	NH50	1997-2004	2012	15% - 25%
	HCA	1998-2002	2007, 2012	15% - 40%, 15%-25%
	NHA	1998 - 2004	2007, 2012	15% - 40%, 15%-25%
	LTA	1998 - 2004	2007, 2012	15% - 40%, 15%-25%
IL	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004	2011	15%-30%
	HCA	1998-2002	2003, 2011	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
IN	HCA	1998-2002	2007	15% - 40%
	NHA	1998 - 2004	2007	15% - 40%
	LTA	1998 - 2004	2007	15% - 40%
IA	LT50	1997-2000	2011	15%-20%
	NH50	1997-2004	2011	15%-20%
	HCAQ	1998 - 2002	2004, 2007, 2011	15% - 25%, 15%-20%
	HCA	1998 - 2002	2004, 2007, 2011	30 - 40%, 15%-20%
	NHAQ	1998 - 2004	2004, 2007, 2011	15% - 25%, 15%-20%
	NHA	1998 - 2004	2004, 2007, 2011	30 - 40%, 15%-20%
	LTAQ	1998 - 2004	2004, 2007, 2011	15% - 25%, 15%-20%
	LTA	1998 - 2004	2004, 2007, 2011	30 - 40%, 15%-20%
KS	LT50	1997-2000	2012	15%
	NH50	1997-2004	2012	15%
	HCA	1998-2002	2003, 2012	15% - 40%, 15%
	NHA	1998 - 2004	2003, 2012	15% - 40%, 15%
	LTA	1998 - 2004	2003, 2012	15% - 40%, 15%
KY	LT50	1997-2000	2012	15% - 30%
	NH50	1997-2004	2012	15% - 30%
	HCA	1998-2002	2006, 2012	15% - 40%
	NHA	1998 - 2004	2006, 2012	15% - 40%
	LTA	1998 - 2004	2006, 2012	15% - 40%
LA	HCAQ	1998 - 2002	2003	15% - 25%
	HCA	1998 - 2002	2003	30 - 40%
	NHAQ	1998 - 2004	2003	15% - 25%
	NHA	1998 - 2004	2003	30 - 40%
	LTAQ	1998 - 2004	2003	15% - 25%

<b>States</b>	<b>Policy Form</b>	<b>Years Available for Sale</b>	<b>Year of Rate Increase</b>	<b>Percentage Rate Increase</b>
ME	LTA	1998 - 2004	2003	30 - 40%
	HCA	1998-2002	2003	15% - 40%
	NHA	1998 - 2004	2003	15% - 40%
	LTA	1998 - 2004	2003	15% - 40%
MI	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004	2011	15%-30%
	HCA	1998-2002	2003, 2011	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
MN	HCAQ	1998 - 2002	2004	15% - 25%
	HCA	1998 - 2002	2004	30 - 40%
	NHAQ	1998 - 2004	2004	15% - 25%
	NHA	1998 - 2004	2004	30 - 40%
	LTAQ	1998 - 2004	2004	15% - 25%
	LTA	1998 - 2004	2004	30 - 40%
MS	LT50	1997-2000	2011	15%-25%
	NH50	1997-2004	2011	15%-25%
	HCA	1998-2002	2003, 2008, 2011	6% - 25%, 9%-12%, 15%-25%
	NHA	1998 - 2004	2003, 2008, 2011	6% - 25%, 9%-12%, 15%-25%
	LTA	1998 - 2004	2003, 2008, 2011	6% - 25%, 9%-12%, 15%-25%
MO	HCA	1998-2002	2003	15% - 40%
	NHA	1998 - 2004	2003	15% - 40%
	LTA	1998 - 2004	2003	15% - 40%
MT	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004	2011	15%-30%
	HCAQ	1998 - 2002	2003, 2011	15% - 25%, 15%-30%
	HCA	1998 - 2002	2003, 2011	30 - 40%, 15%-30%
	NHAQ	1998 - 2004	2003, 2011	15% - 25%, 15%-30%
	NHA	1998 - 2004	2003, 2011	30 - 40%, 15%-30%
	LTAQ	1998 - 2004	2003, 2011	15% - 25%, 15%-30%
	LTA	1998 - 2004	2003, 2011	30 - 40%, 15%-30%
NE	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004	2011	15%-30%
	HCA	1998-2002	2003, 2011	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
NV	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004	2012	15%-30%
	HCA	1998 - 2002	2004, 2012	15% - 40%, 15%-30%
	NHA	1998 - 2004	2004, 2012	15% - 40%, 15%-30%
	LTA	1998 - 2004	2004, 2012	15% - 40%, 15%-30%
NH	LT50	1997-2000	2012	11.5%
	NH50	1997-2004	2012	11.5%
	HCA	1998-2002	2003, 2012	15% - 40%, 11.5%
	NHA	1998 - 2004	2003, 2012	15% - 40%, 11.5%
	LTA	1998 - 2004	2003, 2012	15% - 40%, 11.5%
NJ	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004	2012	15%-30%

<b>States</b>	<b>Policy Form</b>	<b>Years Available for Sale</b>	<b>Year of Rate Increase</b>	<b>Percentage Rate Increase</b>
	HCA NHA	1998- 2002 1998 - 2004	2005, 2008, 2012 2005, 2008, 2012	15% - 40%, 15%-30% 15% - 40%, 15%-30%
NM	HCA NHA LTA	1998-2002 1998 - 2004 1998 - 2004	2003 2003 2003	15% - 40% 15% - 40% 15% - 40%
NY	HCAQ HCA NHAQ NHA LTAQ LTA	1998 - 2002 1998 - 2002 1998 - 2004 1998 - 2004 1998 - 2004 1998 - 2004		0% 0% 0% 0% 0% 0%
NC	LT50 NH50 HCA NHA LTA	1997-2000 1997-2004 1998-2002 1998 - 2004 1998 - 2004	2012 2012 2004, 2007, 2012 2004, 2007, 2012 2004, 2007, 2012	15%-30% 15%-30% 9%-15%, 9%-12%, 15%-30% 9%-15%, 9%-12%, 15%-30% 9%-15%, 9%-12%, 15%-30%
ND	LT50 NH50 HCAQ HCA NHAQ NHA LTAQ LTA	1997-2000 1997-2004 1998 - 2002 1998 - 2002 1998 - 2004 1998 - 2004 1998 - 2004 1998 - 2004	2011 2011 2003, 2011 2003, 2011 2003, 2011 2003, 2011 2003, 2011 2003, 2011	15%-25% 15%-25% 15% - 25%, 15%-25% 30 - 40%, 15%-25% 15% - 25%, 15%-25% 30 - 40%, 15%-25% 15% - 25%, 15%-25% 30 - 40%, 15%-25%
OH	LT50 NH50 HCA NHA LTA	1997-2000 1997-2004 1998-2002 1998 - 2004 1998 - 2004	2011 2011 2003, 2007, 2011 2003, 2007, 2011 2003, 2007, 2011	15%-30% 15%-30% 6% - 25%, 15%-30% 6% - 25%, 15%-30% 6% - 25%, 15%-30%
OK	LT50 NH50 HCA NHA LTA	1997-2000 1997-2004 1998-2002 1998 - 2004 1998 - 2004	2012 2012 2004, 2009, 2012 2004, 2009, 2012 2004, 2009, 2012	15%-30% 15%-30% 13%-15%, 8.5%-15%, 15%-30% 13%-15%, 8.5%-15%, 15%-30% 13%-15%, 8.5%-15%, 15%-30%
PA	LT50 NH50 HCAQ HCA NHAQ NHA LTAQ LTA	1997-2000 1997-2004 1998 - 2002 1998 - 2002 1998 - 2004 1998 - 2004 1998 - 2004 1998 - 2004	2012 2012 2004, 2012 2004, 2012 2004, 2012 2004, 2012 2004, 2012 2004, 2012	15% 15% 15% - 25%, 15% 30 - 40%, 15% 15% - 25%, 15% 30 - 40%, 15% 15% - 25%, 15% 30 - 40%, 15%
PR	LT50 NH50 HCA NHA LTA	1997-2000 1997-2004 1998-2002 1998 - 2004 1998 - 2004	2011 2011 2003, 2011 2003, 2011 2003, 2011	15%-30% 15%-30% 15% - 40%, 15%-30% 15% - 40%, 15%-30% 15% - 40%, 15%-30%
RI	HCA	1998-2002	2003	15% - 40%

<b>States</b>	<b>Policy Form</b>	<b>Years Available for Sale</b>	<b>Year of Rate Increase</b>	<b>Percentage Rate Increase</b>
	NHA LTA	1998 - 2004 1998 - 2004		15% - 40% 15% - 40%
SC	LT50	1997-2000	2011	15%-20%
	NH50	1997-2004		15%-20%
	HCA	1998-2002	2003, 2011	15% - 40%, 15%-20%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-20%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-20%
SD	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002	2003, 2011	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
TN	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002	2003, 2012	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2012	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2012	15% - 40%, 15%-30%
UT	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002	2007, 2012	15% - 40%, 15%-30%
	NHA	1998 - 2004	2007, 2012	15% - 40%, 15%-30%
	LTA	1998 - 2004	2007, 2012	15% - 40%, 15%-30%
VT	HCA	1998-2002	2004	15% - 25%
	NHA	1998 - 2004		15% - 25%
	LTA	1998 - 2004		15% - 25%
VA	HCA	1998-2002	2007	15% - 40%
	NHA	1998 - 2004		15% - 40%
	LTA	1998 - 2004		15% - 40%
WA	LT50	1997-2000	2012	7.2%-20.4%
	NH50	1997-2004		7.2%-20.4%
	HCAQ	1998 - 2002	2003, 2012	15% - 25%, 7.2%-20.4%
	HCA	1998 - 2002	2003, 2012	30 - 40%, 7.2%-20.4%
	NHAQ	1998 - 2004	2003, 2012	15% - 25%, 7.2%-20.4%
	NHA	1998 - 2004	2003, 2012	30 - 40%, 7.2%-20.4%
	LTAQ	1998 - 2004	2003, 2012	15% - 25%, 7.2%-20.4%
	LTA	1998 - 2004	2003, 2012	30 - 40%, 7.2%-20.4%
WV	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002	2004, 2007, 2012	15% - 40%, 15%-30%
	NHA	1998 - 2004	2004, 2007, 2012	15% - 40%, 15%-30%
	LTA	1998 - 2004	2004, 2007, 2012	15% - 40%, 15%-30%
WI	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004		15%-30%
	HCAQ	1998 - 2002	2003, 2012	15% - 25%, 15%-30%
	HCA	1998 - 2002	2003, 2012	30 - 40%, 15%-30%
	NHAQ	1998 - 2004	2003, 2012	15% - 25%, 15%-30%
	NHA	1998 - 2004	2003, 2012	30 - 40%, 15%-30%
	LTAQ	1998 - 2004	2003, 2012	15% - 25%, 15%-30%

<b>States</b>	<b>Policy Form</b>	<b>Years Available for Sale</b>	<b>Year of Rate Increase</b>	<b>Percentage Rate Increase</b>
	LTA	1998 - 2004	2003, 2012	30 - 40%, 15%-30%
WY	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004	2011	15%-30%
	HCA	1998-2002	2003, 2011	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%